

Jack

RK

UNITED STATES DISTRICT COURT
OF EASTERN PENNSYLVANIA

AT PHILLY DIV.

MARK JOHNSON

CASE # **12 5272**

VS.

JUDGE:

TRANS UNION LLC

ORIGINAL COMPLIANT BY MARK JOHNSON TOWARD THE INCOMPLIANCE OF
EXPERIAN IN VIOLATION OF 15 USC 6101 AND TEXAS CODES

PLANTIF PRO SE

DEFENDANT

MARK JOHNSON

TRANS UNION LLC

2797 BANNING RD.

50 ALLIED CARD WAY

CINCINNATI, OHIO

GLEN MILLS, PA

45239

19343-1050

513-245-0177

489-490-1294

SUMMARY

A federal law regulates the use and content of credit reports to protect consumer privacy and ensure the accuracy of the information they contain. The FCRA restricts the information that may be included in a credit report, limits who may request a credit report and how the report may be used, and requires credit reporting agencies and those who use credit reports (such as employers and landlords) to follow specified procedures in dealing with consumers. DESCRIPTION provided by Nolo's Plain-English Law Dictionary.

FAILURE OF TRANS UNION TO PROVIDE CORRECTIONS SPARKS THE CONCLUSION OF DISCRIMINATION AGAINST MR. JOHNSON TYPE OF DISABILITY UNDER THE AMER. WITH DIS. ACT AND THE REHAB ACT OF 1973 BASED ON NON-CUSTOMARY SERVICES VS. CUSTOMARY SERVICES TO THE PUBLIC. REMEDIES ARE SOUGHT OF COMPENSATORY DAMAGES OF A NON-EQUITABLE NATURE. ALSO, THE COMPLETE REMOVAL OF ALL DEROGATORIES LISTED NOW AND IN ANY FUTURE LISTING FOR MARK JOHNSON AS A WARNING AND EXAMPLE TO THE REPORTING BUREAUS UNDER THE CAUSATION OF BREACH OF ETHICS WHERE THE FAIR CREDIT REPORTING ACT AND THE STATUTES OF FRAUDS IN THE UNIFORM COMMERCIAL CODE OF THE STATE IN WHICH THE DEFENDANT RESIDES IS A THE SUBJECT MATTER OF CIVIL LAW

A. INTRODUCTION

PURPOSEFULL MISREPRESENTATION BY TRANS UNION LLC ITSELF IS A FEDERAL CHARGE OF TAMPERRING WITH PROPER RECORDS, IDENTITY THEFT BY TRANS UNION EMPLOYEES AND VIOLATIONS OF THE FAIR CREDIT REPORTING ACT IN TOWE UNDER USC 15 6101 AND PENNSYLVANIA UNIFORM COMMERCIAL CODE AND STATE CODE.

THE DEFENDANT KNOWN AS THE TRANS UNION LLC HAS PURPOSEFULLY AND MALICIOUSLY TOOK UPON IT'S OWN ACCORD TO CHIANE AND CREATE FALSE OPEN DATES, FALSE FIRST REPORT DATES, FALSE CO. ACCOUNTS. WRONGFULL LOW SCORING AND ILLEGAL REPRESENTATION WITHOUT PROPER REGARD, THE REMOVAL OF DEROGATORY ACCOUNTS IS A STATUTE OF LIMITATIONS. THEY CAN ALSO BE REQUESTED BY THE COLLECTIONS AGENCIES TO BE PERMANANTLY REMOVED.. THE 3 BUREAUS CAN STALL CREDIT AND CREATE A FASLE PROFILE OF THE CONSUMER TO POTENTIAL CREDITORS UPON THEIR INQUIRY BY A LENDER IF SO DESIRED. A RESPONABILITY TO THE CONSUMER'S WELFARE IS EXPRESSLY IMPLIED PSYCHOLOGY AS A MATTER OF LAW BETWEEN THE CONSUMER AND THE PROPER CREDIT REPORTING BY THE REPORTING COMPANY IN QUESTION.

THE PLANTIFF IS A HANDICAPPED INDIVIDUAL COMPARED TO OTHERS UNDER THE FAIR CREDIT REPORTING ACT KNOWN AS USC 15 6101-99. IMPROPER TAMPERING WITH RECORDS OF A PERSONAL NATURE CONSTITUTES FRAUD,

COMPUTER FRAUD AND ABUSE INCLUDING A FORM OF IDENTITY THEFT ITSELF UNDER THE PENN. UNIFORM COMMERCIAL CODE AND THE REHAB ACT OF 1973. PURPOSEFULLY MISREPRESENTATION TO THE GENERAL PUBLIC AND FALSIFICATION OF DOCUMENTS IN TEXAS. BY BUSINESS ENTITIES SUPPLYING SERVICES TO THE PUBLIC CAN BE HELD LIBEL FOR DISHONEST DEEDS AS IF IDENTITY THIEF IS PRACTICED BY THE CREDIT REPORTING CO. ITSELF. IF THE CONSUMER IS ALSO UNDER THE THE AMERICAN WITH DISABILITY ACT AND THE REHAB ACT OF 1973, A CASE OF DISCRIMINATION BASED ON THEIR SERVICES CAN BE INCLUDED IN A FEDERAL CIVIL COMPLAINT AGAINST THE DEFENDANT.

B. STATEMENT OF FACTS

ON OR BEFORE SEPT 9, 2012 THE REPORTING OF THE MANY DEROGATORY ACCOUNTS UPON MARK JOHNSON'S PERSONAL CREDIT REPORT WERE

NOT ERASED. A MONTH BY MONTH PROCESS YIELDED A BELIEF THAT A HIGHER CREDIT SCORE WOULD BE REVEALED. AFTER FOUR MONTHS OF DISPUTES THAT BEGAN IN MAY, 2012 MANY REFLECTED FALSE REPORTING DATES PURPOSEFULLY, MALICIOUSLY AND PREMEDITATED INTENT TO HOLD CREDIT REPAIR TO A MINIMUM TOWARD MARK JOHNSON. CORRECT DISPUTES. THE PLAINTIFF CHARGES THAT THE CREDIT SCORES ARE SEVERELY BELOW THAT WHICH IS NORMAL AND CUSTOMARY FOR THE REPORTS EQUAL TO HIS OWN STATUS IN THE PUBLIC SECTOR. THIS IS QUOTED BY THE PLAINTIFF AS "PURPOSEFULLY WITH PREJUDICE AND MALICE INTENT". TAMPERING WITH RECORDS HAS OCCURRED BY THE EMPLOYEES OF TANS UNION LLC BRINGING THIS CASE AS FEDERAL

QUESTION UNDER 28 USC 1331 , 28 USC 1332 AND 28 USC 1367 SUPPLEMENTAL
PENDENT CLAIM THAT DISPUTES COPIES OF RECORDS AS TRUE OR COMPLETE
OVER 4 MONTHS.

THOSE SENT TO HIS RESIDENCE FOR FREE REFLECTS CHANGES AS DISPUTED vs.
THE "PAID FOR" VERSION OF THE TRANS UNION'S REPORT PURCHASED BY
LENDERS WHICH DO NOT REFLECT A TRUE AND COMPLETE PARRALLEL OF COPY
UPON REFLECTION. IN SUMMATION , THERE ARE TWO DIFFERENT VERSIONS FOR
THE SAME CONSUMER. THIS A VIOLATION OF USC 15 6101,, THE PENN. UNIFORM
COMMERCIAL CODE AND PENN. CODE ON FRAUD. THIS IS A PREJUDICE ACT
AGIANST A HANDICAPPED PERSON UNDER THE REHABILITATION ACT OF 1973.
WHEN REFUSING CORRECTION IN A TIMELY MANNER (AS AGREED UP ON IN
ONE VERSION) INFORMED CREDITORS STARTED COLLABERATING A STALL OR
CIVIL JUDGEMENT CASE OF EACH DESPUTED AS A ALTERNATIVE TO REMOVING
THE ITEM IN QUESTION AFTER REACHING THE STATUES OF LIMITATIONS OF 7
YEARS TO REPORT NOTED IN THE FAIR CREDIT REPORTING ACT. THESE ACTIONS
PROGRESSED DUE TO THE FACT THAT MARK JOHNSON ATTEMPTED TO REPAIR HIS
CREDIT UNDER THE FAIR CREDIT REPORTING ACT USC 15 6101-99. THEY CHEAT HIM
IN THEIR ORAL AND WRITTEN RESPONSES IN ONE VERSION IN THE COMMUNITY
AND IN A DIFFERENT VERSION SHOW HIS DISPUTES AS DELETED. LENDERS
CONTAINING PREVIOUSLY ERASED ACCOUNTS AND PURPOSEFULL LOW SCORE TO
MISREPRESENT THE HANDICAPPED CONSUMER IN TOW. TWO VERSIONS EXIST AS
A ILLEGAL ACT UPON MARK JOHNSON UNDER USC 15 6101-99.

C. ARGUMENT

D. CHARGES

COUNT ONE:

PURPOSEFULLY SUPPLYING FRAUD TO LENDERS AND THE GENRAL PUBLIC ON A CREDIT REPORT UNDER PENNSYLVANIA UNIFORM COMMERCIAL OR PENN. STATE CODE.

COUNT TWO:

FEDERAL FAIR CREDIT REPORTING ACT VIOLATIONS UNDER USC 15 6101-6199

COUNT THREE

VIOLATIONS OF THE COMPUTER FRAUD AND ABUSE ACT

COUNT FOUR

DISCRIMINATION AGAINST MY TYPE OF DISABILITY UNDER THE REHAB ACT OF 1973
AND THE AMERICAN WITH DISABILITIES ACT OF 1990 AND ITS REVISIONS

E. CONCLUSIONS

MARK JOHNSON HAS SUFFERED IRREPUTABLE DAMAGES AS A RESULT OF
FALSIFICATION, IDENTITY THEFT, FRAUD UPON HIS CREDIT REPORT PURPOSEFULLY
AND WITH MALICE INTENT. MR. JOHNSON BELIEVES THAT THE ACTIONS ARE OUTSIDE
PROPER PROCEDURES UNDER THE FAIR CREDIT REPORTING ACT (USC 15 6101-99)
AND EXPRESSLY IMPLY A BIAS AND DISCRIMINATION AGAINST HIS TYPE OF
DISABILITY UNDER THE REHAB ACT OF 1973 AND THE AMERICAN WITH DISABILITIES
ACT. BY NOT CLEARING HIS CREDIT REPORT PROPERLY, CIVIL JUDGEMENTS
INSTEAD OF THE 7 YEAR STATUTES OF LIMITATIONS ARE USED TO FURTHER CAUSE HIM A
POOR CREDIT STANDING.

THESE WERE ALSO DEROGATORY ACCOUNTS REPORTED FALSLY FROM THE
BEGINNING AND CONTINUE TO BE REPORTED INCORRECTLY AS MALICE INTENT.

MARK JOHNSON DEMANDS COMPENSATORY DAMAGES AND COMPLETE
REMOVAL OF ALL DEROGATORY ACCOUNTS BY THE TRANS UNION CORP.

A FEDERAL QUESTION CREATES A MATTER OF LAW AS SHOWN IN THE
PROPOSITIONS OF LAW ABOVE AND A SUPPLEMENTAL FEDERAL JURISDICTION
BRINGING STATE LAW TO FEDERAL COURT IN THE FORM OF THE UNIFORM
COMMERCIAL CODE AND PENN. STATE STATUTES. (USC 28 1367). MR. JOHNSON

WILL CONSIDER COMPLETE REMOVAL OF ALL CIVIL JUDGEMENTS AND DEROGATORY
OUTSTANDING NEGATIVE ACCOUNTS AS A COMPLETE SETTLEMENT OF REMEDY IF
WITHIN THE MONTH OF SEPTEMBER, 2012 BY TRANS UNION.

OTHERWISE, A COMPLETE RESPECT OF 55,000 USD PER COUNT WILL BE
REALIZED AS A NON-EQUITABLE COMPENSATORY DAMAGE ASSOCIATED WITH THE
REHAB ACT OF 1973 AND THE UNLAWFUL BIAS IMPORTED THRU FALSIFYING HIS
CREDIT REPORT AS TWO DIFFERENT VERSIONS BY TRANS UNION WHEREBY
ABNORMAL AND UNCUSTOMARY PROCEDURES BY ITS CREDIT REPORTING DIV.

REGARDS



MARK JOHNSON

2797 BANNING RD.


CINCINNATI, OHIO

45239

SERVICE OF PROCESS

**I, MARK JOHNSON, DOES HEREBY SWEAR THAT A TRUE AND COMPLETE COPY
WAS PLACED IN TRANSIT BY US.MAIL OR UPS SERVICES TO THE ADDRESSES SHOWN
BELOW.**

SWORN THIS 10TH DAY OF SEPTEMBER, 2012

A handwritten signature in black ink, appearing to read 'Mark Johnson', is written over a horizontal line.

**MARK JOHNSON
2797 BANNING RD.
CINCINNATI, OHIO
45239**

**CLERK OF COURTS
US DISTRICT COURT
EASTERN PENN.
AT PHILLY DIV.
601 MARKET ST #2609
PHILLY, PA 19106-1729**